

Certificate Number: 04198-PAW-DE-006476625

Bankruptcy Case Number: 09-10407

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on March 18, 2009, at 4:35 o'clock PM EDT,

Annette Crooks completed a course on personal financial  
management given by internet by

Advantage Debt Management of America,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Western District of Pennsylvania.

Date: March 19, 2009

By /s/Bradley M. Wood

Name Bradley M. Wood

Title Counselor